Case 05-12428 Doc 1 Filed 04/04/05 Entered 04/04/05 15:13:05 Desc Main (Official Form 1)(12/03) Document Page 1 of 29

FORM B1 UNITED STATES BANKRUPTCY NORTHERN DISTRICT OF ILLIN CHICAGO DIVISION (EASTER)	OIS	Voluntary Petition					
Name of Debtor (if individual, enter Last, First Middle): Fisher, Patricia A.	Name of Joint Debtor (Spouse) (if individual, e	nter Last, First Middle):					
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the (include married, maiden, and trade names):	e last 6 years					
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No (if more than one, state all): xxx-xx-9266	Last four digits of Soc. Sec. No. / Complete Elfone, state all):	N or other Tax I.D. No (if more than					
Street Address of Debtor (No. and Street, City, State and Zip Code): 3457 E. 106th St., Apt. 2 Chicago, IL 60617	Street Address of Joint Debtor (No. and Street,	City, State and Zip Code):					
County of Residence or of the Principal Place of Business: Cook	County of Residence or of the Principal Place of	of Business:					
Mailing Address of Debtor (if different from street address): 3457 E. 106th St., Apt. 2 Chicago, IL 60617	Mailing Address of Joint Debtor (if different from	n street address):					
Location of Principal Assets of Business Debtor (if different from street address above):							
Information Regarding the Debt	or (Check the Applicable Boxes)						
 Venue (Check any applicable box) ☑ Debtor has been domiciled or has had a residence, principal place of burnereding the date of this petition or for a longer part of such 180 days t ☐ There is a bankruptcy case concerning debtor's affiliate, general partner 	han in any other District.	or 180 days immediately					
Type of Debtor (Check all boxes that apply)	Chapter or Section of Bankrupto						
✓ Individual(s) ☐ Railroad ☐ Corporation ☐ Stockbroker ☐ Partnership ☐ Commodity Broker ☐ Other ☐ Clearing Bank	the Petition is Filed (Check one box) Chapter 7						
Nature of Debts (Check one box) ✓ Consumer/Non-Business ☐ Business	Filing Fee (Che ✓ Full Filing Fee attached	eck one box)					
Chapter 11 Small Business (Check all boxes that apply) Debtor is a small business as defined by 11 U.S.C. Sec. 101. Debtor is & elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)	Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3.						
Statistical/Administrative Information (Estimates only) ☐ Debtor estimates that funds will be available for distribution to unsecured creditors. ☐ Debtor estimates that, after any exempt property is excluded and administrative expenses are paid, there will be no funds available for distribution to unsecured creditors.							
Estimated Number of Creditors 1-15 16-49 50-99 10	0-199 200-999 1000-Over						
Stimated Assets \$0 to \$50,001 to \$100,001 to \$500,001 to \$100,000,001 to \$500,000 \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 mill ✓ □ □ □ □ □	001 to \$50,000,001 to More than on \$100 million						
### Estimated Debts \$0 to \$50,001 to \$100,001 to \$500,001 to 1,000,001 to \$10,000,000 \$500,000 \$1 million \$10 million \$50 mil							

Official Form 1)(12/03)	Document	Page 2 of 29			FORM B1, Page 2
Voluntary Petition (page 2)	0,000,0000	Name of Debtor(s):	Patricia A. Fish	er	
(This page must be completed and filed in	<u>, , , , , , , , , , , , , , , , , , , </u>	10.34			
Prior Bankruptcy Case	(s) Filed Within Last	1	<mark>han two, attach addi</mark>		
Location Where Filed: Chicago; Chapter 7 Discharged		Case Number: 89-16057		Date Filed: 9/25/1989	
Location Where Filed:		Case Number:		Date Filed:	
Pending Bankruptcy Case(s) Filed by	any Spouse, Partne	1	s Debtor (If more		dditional sheet)
Name of Debtor: None		Case Number:		Date Filed:	
District:		Relationship:		Judge:	
	Cian	20111100		1	
Signature(s) of Debtor(s) (Individual/J		natures	Exhi	bit A	
I declare under penalty of perjury that the information provide	•	(To be completed if	debtor is required to file		forms 10K and
true and correct.	and in time potition to	1 '	ities and Exchange Con		
[If petitioner is an individual whose debts are primarily cons		of the Securities Exc	change Act of 1934 and	is requesting relief un	der chapter 11)
chosen to file under chapter 7] I am aware that I may proceed		☐ Evhibit ∧ i	s attached and made	o a part of this poti	tion
11, 12 or 13 of title 11, United States Code, understand the each such chapter, and choose to proceed under chapter		L EXHIBIT A IS			
I request relief in accordance with the chapter of title 11, Ur			Exhi		
specified in this petition.		,	debtor is an individual w ey for the petitioner nam		•
			the petitioner named in		
X /s/ Patricia A. Fisher			chapter 7, 11, 12, or 13		
Patricia A. Fisher		have explained the r	elief available under ea	ch such chapter.	
X			. Adams & Associa		04/04/2005
		Robert J. A	dams & Associa	tes	Date
Telephone Number (If not represented by an a	ittornev)		Exhi		
·	,		n or have possession of		•
04/04/2005		pose a threat of infin	ninent and identifiable ha	arm to public nearth or	salety?
Date		Yes, and E	Exhibit C is attached	and made a part of	of this petition.
Signature of Attorney		✓ No			
X /s/ Robert J. Adams & Associates			ature of Non-Attorn	ney Petition Prepa	ırer
Robert J. Adams & Associates Bar No	o. 0013056	I certify that I am a I	bankruptcy petition prep	parer as defined in 11	U.S.C. § 110,
			document for compens	ation, and that I have p	provided the
Robert J. Adams & Associates		debtor with a copy	or this document.		
125 S. Clark, Suite 1810					
Chicago, Illinois 60603					
		Printed Name	of Bankruptcy Petit	ion Preparer	
Phone No.(312) 346-0100 Fax No.(31	12) 346-6228				
04/04/2005		Social Securit	y Number		
Date					
Signature of Debtor (Corporation/P	artnership)				
I declare under penalty of perjury that the information provide	• •				
true and correct, and that I have been authorized to file this	•	Address			
the debtor.		Names and Social S	Security numbers of all	other individuals who	prepared or
The debter requests relief in accordance with the chapter of	f title 11 United States	assisted in preparin	g this document:		
The debtor requests relief in accordance with the chapter of Code, specified in this petition.	Tittle 11, Officed States				
•					
		1	erson prepared this docu ppropriate official form t		ai sneets
X		Comorning to trie a	PPIOPIIAIG UIIIOIAI IUIIII I	or caon person.	
X		X			
		Signature of F	Bankruptcy Petition F	 Prenarer	
Printed Name of Authorized Individual		Signature of L	Jannapioy I CitiOII I	Toparoi	
		Date			
Title of Authorized Individual			on preparer's failure to c	comply with the provisi	ons of title 11
04/04/2005		and the Federal Ru	les of Bankruptcy Proce	edure may result in fine	
Date		imprisonment or bo	oth (11 U.S.C. § 110; 18	U.S.C. § 156).	

Document Page 3 of 29 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Patricia A. Fisher CASE NO

CHAPTER 13

SCHEDULE A (REAL PROPERTY)

Description And Location Of Property	Nature Of Debtor's Interest In Property	Husband, Wife, Joint Or Community	Current Market Value Of Debtor's Interest In Property, Without Deducting Any Secured Claim Or Exemption	Amount Of Secured Claim
aprartment and store fron 3457 E. 106th Street, Chicago, IL 60617 (store front vacant and unrentable) (value based on appraisal as of November 2004)	Fee simple		\$16,500.00	\$137,000.00
			\$16,500.00	\$137,000.00

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Patricia A. Fisher CASE NO

CHAPTER 13

SCHEDULE B (PERSONAL PROPERTY)

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	-	\$34.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		LaSalle	-	\$70.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings including audio, video and computer equipment.		5 rooms	-	\$600.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		clothes	-	\$200.00
7. Furs and jewelry.	x			
8. Firearms and sports, photographic, and other hobby equipment.	x			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	x			
	ш	Tota		\$904.00

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Patricia A. Fisher CASE NO

CHAPTER 13

SCHEDULE B (PERSONAL PROPERTY)

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	x			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
13. Interests in partnerships or joint ventures. Itemize.	x			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
15. Accounts receivable.	x			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	x			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	x			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
				¢004.00

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Patricia A. Fisher CASE NO

CHAPTER 13

SCHEDULE B (PERSONAL PROPERTY)

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. 21. Patents, copyrights, and other intellectual property. Give particulars. 22. Licenses, franchises, and other general intangibles. Give particulars. 23. Automobiles, trucks, trailers, and other vehicles and accessories. 24. Boats, motors, and accessories. 25. Aircraft and accessories. 26. Office equipment, furnishings, and supplies. 27. Machinery, fixtures, equipment, and supplies used in business. 28. Inventory. 29. Animals. 30. Crops - growing or harvested. Give particulars. 31. Farming equipment and implements.	x x x x x x x x x x x x x x x x x x x	2002 Sturn SK1 4oor Sedan with 47,000 miles	<mark>+</mark>	\$6,500.00
				¢7.404.00

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Patricia A. Fisher CASE NO

CHAPTER 13

SCHEDULE B (PERSONAL PROPERTY)

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
32. Farm supplies, chemicals, and feed.	x			
33. Other personal property of any kind not already listed. Itemize.	x			

JNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Patricia A. Fisher CASE NO

CHAPTER 13

SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

11 U.S.C. Sec. 522(b)(1): Exemptions provided in 11 U.S.C. Sec. 522(d). Note: These exemptions are available only in certain states.

☑ 11 U.S.C. Sec. 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety

or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
aprartment and store fron 3457 E. 106th Street, Chicago, IL 60617 (store front vacant and unrentable) (value based on appraisal as of November 2004)	735 ILCS 5/12-901 Estimated Costs of Liquidation	\$7,500.00 \$15,571.00	\$16,500.00
Cash	735 ILCS 5/12-1001(b)	\$34.00	\$34.00
LaSalle	735 ILCS 5/12-1001(b)	\$70.00	\$70.00
5 rooms	735 ILCS 5/12-1001(b)	\$600.00	\$600.00
clothes	735 ILCS 5/12-1001(a), (e)	\$200.00	\$200.00
2002 Sturn SK1 4oor Sedan with 47,000 miles	735 ILCS 5/12-1001(c)	\$0.00	\$6,500.00
		\$23,975.00	\$23,904.00

	Case 05-12428	DOC 1	Document	Page 9 of 29	.5.13.05	Desc Main	
IN RE:	Patricia A. Fisher			CASE NO)		
	Deb	tor			(If Ki	nown)	
				CHAPTE	R 13		
	Join	t Debtor		0	. 10		

SCHEDULE D (CREDITORS HOLDING SECURED CLAIMS)

☐ Check this box	(if (debto	or has no creditors holding secured claims	to r	ер	ort o	on Schedule D.	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: 154901301669			DATE INCURRED: NATURE OF LIEN:					
GMAC PO Box 5055 Troy, MI 48007-9716		-	Auto Loan COLLATERAL: 2002 Saturn SL1 REMARKS:				\$9,430.00	\$2,930.00
ACCT #:			COLLATERAL VALUE: \$6,500.00 DATE INCURRED: NATURE OF LIEN:					
LaSalle Bank 201 S. State St. Chicago, IL 60601		-	Mortgage COLLATERAL: First Mortgage REMARKS:				\$137,000.00	\$120,500.00
			COLLATERAL VALUE: \$16,500.00					
continuation sheets attache	· ed		Total for this Page (Sub				\$146,430.00	\$123,430.00
			Running	Tot	al >	•	\$146,430.00	\$123,430.00

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Patricia A. Fisher CASE NO

CHAPTER 13

SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

	☐ Check this box if debtor has no creditors holding unsecured priority claims to report on Schedule E
TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) if claims in that category are listed on the attached sheets
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. Sec. 507(a)(2).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$4,925* per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided by 11 U.S.C. Sec. 507(a)(3).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. Sec. 507(a)(4).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to a maximum of \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. Sec. 507(a)(5).
_	Deposits by individuals Claims of individuals up to a maximum of \$2,225* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. Sec. 507(a)(6).
_	Alimony, Maintenance, or Support Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. Sec. 507(a)(7).
	Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local government units as set forth in 11 U.S.C. Sec. 507(a) (8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. Sec. 507(a)(9).
_	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330.
	ounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or the date of adjustment.

_continuation sheets attached

	Case 05-12428	DOC 1	 Page 11 of 29	3:05 Desc Main
IN RE:	Patricia A. Fisher		CASE NO	
	Deb	tor		(If Known)
			 CHAPTER 13	;

Joint Debtor

SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

Continuation Sheet No. 1

TYPE OF PRIORITY Administrative allowances

TYPE OF PRIORITY	Adminis	trativ	allowances					
CREDITOR'S NAME AND MAILING ADD INCLUDING ZIP CODE	DRESS E	HUSBAND, WIFE, JOINT	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCT #: Robert J. Adams & Associates 125 S Clark St Ste 1810 Chicago, IL 60603		-	DATE INCURRED: 04/02/2005 CONSIDERATION: Attorney Fees REMARKS:				\$2,410.00	\$2,410.00
			Total for this Page (Subt	ota	l) >		\$2,410.00	\$2,410.00

Running Total >

\$2,410.00

\$2,410.00

IN RE:	Case 05-12428 Patricia A. Fisher	Doc 1	Entered 04/04/05 Page 12 of 29		3:05 D	esc Main
IIVICE.	Deb	tor		E NO PTER 13	(If Known)	

Joint Debtor

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on Schedule F.

☐ Check this box if debtor ha	SII	o cre	ditors holding unsecured nonpriority claims to rep	ort (on	SC	nedule F.
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 076333872016337762			DATE INCURRED:				
American Express PO Box 7871 Ft. Lauderdale, FL 33329		-	CONSIDERATION: Credit Card REMARKS:				\$7,490.00
ACCT #: 422581092901823 Chase P.O.Box 52126 Phoenix, AZ 85072-2126		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$9,715.00
ACCT #: 5491-0470-2010-1198 Chase NA 100 Duffy Ave Hicksville, NY 11801	-	-	DATE INCURRED: CONSIDERATION: Other REMARKS:				\$8,275.00
ACCT #: 4050-8605-1000-9119 Fleet PO Box 17192 Wilmington, DE 19850-7192	-	-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$5,000.00
ACCT #: KCA Financial Services 628 North St. Geneva, IL 60134	_	-	DATE INCURRED: CONSIDERATION: Collecting for - Behinfar Associates in Radiology REMARKS:				\$65.00
ACCT #: 4264-2808-7614-1699 MBNA America PO Box 15026 Wilmington, DE 19850-5026		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$9,110.00
ACCT #: 848562 Radiology Imaging Consult 9413 Eagle Way Chicago, IL 60678-1094	-	-	DATE INCURRED: CONSIDERATION: medical REMARKS:				\$130.00
	_		Total for this Page (Subtotal)	 >		_	\$39,785.00
tcontinuation sheets attached			Running Total				\$39,785.00
			Kulling lotal				\$39,700.00

	Case 05-12428	DOC T		Entered 04/04/05 1:	5:13:05 Desc Main
			Document	Page 13 of 29	
IN RE:	Patricia A. Fisher			CASE NO	
	Deb	tor			(If Known)
				CHAPTER	13
	Join	t Debtor			10

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

Continuation Sheet No. 1

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 4352-3783-4280-1491			DATE INCURRED: CONSIDERATION:				
Target Retailers National Bank P.O.Box 59321 Minneapolis, MN 55459-0231		-	Credit Card REMARKS:				\$5,635.00
			Total for this Page (Subtotal)				\$5,635,00

Total for this Page (Subtotal) > Running Total >

\$5,635.00 \$45,420.00

INITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Patricia A. Fisher CASE NO

CHAPTER 13

SCHEDULE G (EXECUTORY CONTRACTS AND UNEXPIRED LEASES)

☑ Check this box if debtor has no executory contracts or unexpired leases.

<u> </u>	'
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Patricia A. Fisher CASE NO

CHAPTER 13

SCHEDULE H (CODEBTORS)

☑ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

JNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Patricia A. Fisher CASE NO

CHAPTER 13

SCHEDULE I (CURRENT INCOME OF INDIVIDUAL DEBTOR(S))

Debtor's Marital	Depend	ents of D	Debtor and Spou	se (Names, A	Ages and Relation	nships	s)
Status	Name	Age	Relationship	Name		Age	Relationship
Single							
Employment	Debtor			Spouse			
Occupation Name of Employer How Long Employed Address of Employer	Business Analyst ABN AMRO 10 Years 540 W. Madison St. Chicago, IL 60661						
Income: (Estimate of ave Current monthly gross wag Estimated monthly overtim	es, salary, and commissions	(prorate	if not paid monthly	·)	DEBTOR \$4,887.06 \$0.00		SPOUSE
SUBTOTAL					\$4,887.06		
LESS PAYROLL DEDUCT A. Payroll taxes (included B. Social Security Taxed C. Insurance D. Union duesed E. Retiremente F. Other (specify) G. Other (specify)	des social security tax if B. is a	zero)			\$939.80 \$381.92 \$475.32 \$0.00 \$0.00 \$0.00 \$0.00		
SUBTOTAL OF PAYRO	OLL DEDUCTIONS				\$1,797.04		
TOTAL NET MONTHLY TA	KE HOME PAY				\$3,090.02		
Income from real property Interest and dividends	ation of business or profession upport payments payable to o			·	\$0.00 \$0.00 \$0.00 \$0.00		
•	vernment assistance (specify) me	1			\$0.00 \$0.00		
1	. ,				\$0.00 \$0.00 \$0.00		
TOTAL MONTHLY INCO	DME				\$3,090.02		

TOTAL COMBINED MONTHLY INCOME \$3,090.02

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

JNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Patricia A. Fisher CASE NO

CHAPTER 13

SCHEDULE J (CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S))

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. If box is checked, com schedule of expenditures labeled "Spouse."	pplete a separate
Rent or home mortgage payment (include lot rental for mobile home) Are real estate taxes included?	\$950.00
Utilities: Electricity and heating fuel Water and sewer Telephone Other:	\$350.00 \$30.00 \$60.00
Home maintenance (repairs and upkeep) Food Clothing Laundry and dry cleaning Medical and dental expenses (not covered by insurance) Transportation (not including car payments) Recreation, clubs and entertainment, newspapers, magazines, etc. Charitable contributions	\$300.00 \$50.00 \$50.00 \$60.00 \$150.00 \$70.00 \$50.00
Insurance (not deducted from wages or included in home mortgage payments) Homeowner's or renter's Life Health Auto Other:	\$308.00 \$95.00
Taxes (not deducted from wages or included in home mortgage payments) Specify:	
Installment payments: (In Chapter 12 and 13 cases, do not list payments included in the plan) Auto Other: real estate Other: Other:	\$160.00
Alimony, maintenance, and support paid to others Payments for support of additional dependents not living at debtor's home Regular expenses from operation of business, profession, or farm (attach detailed statement) Other: Other:	
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$2,683.00
[FOR CHAPTER 12 AND 13 DEBTORS ONLY] Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, o interval.	or at some other regular
A. Total projected monthly income B. Total projected monthly expenses (including separate spouse budget if applicable) C. Excess income (A minus B) D. Total amount to be paid into plan each Monthly (interval)	\$3,090.02 \$2,683.00 \$407.02 \$407.02

JNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Patricia A. Fisher CASE NO

CHAPTER 13

SUMMARY OF SCHEDULES

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$16,500.00		
B - Personal Property	Yes	4	\$7,404.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$146,430.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		\$2,410.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$45,420.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$3,090.02
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$2,683.00
Total Numbe of ALL \$	r of Sheets Schedules >	15			
	Total	Assets >	\$23,904.00		
			Total Liabilities >	\$194,260.00	

NORTHERN DISTRICT OF ILLINOIS **CHICAGO DIVISION (EASTERN)**

IN RE: Patricia A. Fisher CASE NO

CHAPTER 13

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have resheets, and that they are true and correct to the be	read the foregoing summary and schedules, consisting of est of my knowledge, information, and belief.	16
Date 04/04/2005	Signature //s/ Patricia A. Fisher Patricia A. Fisher	
Date	Signature	
	[If joint case, both shouses must sign.]	

Document Page 20 of 29 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Patricia A. Fisher CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

None	1. Income from employment or operation of business									
	from the beginning of the immediately preceding calendar year may reprince for each spous	amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business his calendar year to the date this case was commenced. State also the gross amounts received during the two years this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a port fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state e separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a less the spouses are separated and a joint petition is not filed.)								
	AMOUNT	SOURCE (if more than one)								
	\$15,000.00	2005								
	2004									
	\$52,000.00									
None ✓	2. Income other than from employment or operation of business State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)									
Nissa	3. Payments to creditors									
None 🗹	made within 90 days in	ents on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, neediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)								
None 🗹	or were insiders. (Mari	ents made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are ried debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint the spouses are separated and a joint petition is not filed.)								
None		nistrative proceedings, executions, garnishments and attachments								
None	bankruptcy case. (Mar	and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this ried debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or ed, unless the spouses are separated and a joint petition is not filed.)								

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Patricia A. Fisher CASE NO

CHAPTER 13

	CHAPTER 13
	STATEMENT OF FINANCIAL AFFAIRS
	Continuation Sheet No. 1
None	5. Repossessions, foreclosures and returns List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	6. Assignments and receiverships a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	7. Gifts List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	8. Losses List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	9. Payments related to debt counseling or bankruptcy List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR

Document Page 22 of 29 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Patricia A. Fisher CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

Robert J. Adams & Associates 125 S Clark St Ste 1810 Chicago, IL 60603 04/02/2005 \$0.00

10. Other transfers

None

✓

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None

✓

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None

✓

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

✓

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

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IN RE: Patricia A. Fisher CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

16. Spouses and Former Spouses

None

✓

None

 \square

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

e c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Patricia A. Fisher CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

18. Nature, location and name of business

None

✓

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

None



b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. Section 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

V

a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None



c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None

✓

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

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IN RE: Patricia A. Fisher CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 5

None	20. Inventories
\checkmark	a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
None 🗹	b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.
	21. Current Partners, Officers, Directors and Shareholders
None V	a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
V.	
None	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,
$\overline{\mathbf{A}}$	controls, or holds 5 percent or more of the voting or equity securities of the corporation.
None	22. Former partners, officers, directors and shareholders
\checkmark	 a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.
N	
None V	b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.
	presenting the commencement of this case.
None	23. Withdrawals from a partnership or distributions by a corporation
$\overline{\checkmark}$	If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of
	this case.

24. Tax Consolidation Group

None

✓

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case.

JNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Patricia A. Fisher CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 6

25. Pension Funds

None

✓

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS

I declare under penalty of perjury that I have attachments thereto, consisting of		ne answers contained in the foregoing statement of financial affairs and anysheets, and that they are true and correct.			
Date <u>04/04/2005</u>	Signature of Debtor	/s/ Patricia A. Fisher Patricia A. Fisher			
Date 04/04/2005	Signature of Joint Debte (if any)	or			

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. Sections 152 and 3571

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Patricia A. Fisher CASE NO

Debtor(s) CHAPTER 13

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$209.00 filing fee)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. In a Chapter 7 case, a trustee secures for the bankruptcy estate all your assets which the trustee may obtain under the applicable provisions of the Bankruptcy Code. You may claim certain of your property exempt under governing law. The trustee may then liquidate the non-exempt property as necessary and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$194.00 filing fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period of time allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under Chapter 13, unlike Chapter 7, you may keep all of your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long-term secured obligations.

Chapter 11: Reorganization (\$839.00 filing fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$239.00 filing fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to Chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

ACKNOWLEDGEMENT

I hereby certify that I have read this notice on this 4th	day ofApril	
/s/ Patricia A. Fisher		
Patricia A. Fisher		

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Patricia A. Fisher CASE NO

Debtor(s) CHAPTER 13

	DISCLOSURE OF COMP	PENSATION OF ATTORN	IEY FOR DEBTOR				
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. In that compensation paid to me within one year become services rendered or to be rendered on behalf of is as follows:	ore the filing of the petition in bank	ruptcy, or agreed to be paid to me, for				
	For legal services, I have agreed to accept:		\$2,410.00				
	Prior to the filing of this statement I have received	l:	\$0.00				
	Balance Due:		\$2,410.00				
2.	The source of the compensation paid to me was:						
	☑ Debtor ☐ Other (sp	ecify)					
3.	The source of compensation to be paid to me is:						
	☑ Debtor ☐ Other (sp	ecify)					
4.	✓ I have not agreed to share the above-disclost associates of my law firm.	ed compensation with any other p	erson unless they are members and				
	☐ I have agreed to share the above-disclosed associates of my law firm. A copy of the agreement compensation, is attached.						
5.	In return for the above-disclosed fee, I have agre a. Analysis of the debtor's financial situation, and bankruptcy; b. Preparation and filing of any petition, schedule c. Representation of the debtor at the meeting of	I rendering advice to the debtor in ones, statements of affairs and plan w	determining whether to file a petition in which may be required;				
6.	By agreement with the debtor(s), the above-discl	osed fee does not include the follow	wing services:				
		CERTIFICATION					
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for						
	representation of the debtor(s) in this bankruptcy	proceeding.					
	04/04/2005	/s/ Robert J. Adams & Associa	ates				
	Date	Robert J. Adams & Associates Robert J. Adams & Associates 125 S. Clark, Suite 1810 Chicago, Illinois 60603 Phone: (312) 346-0100 / Fax: (3	Bar No. 0013056				

ABN AM Case 05-12428 Doc 1

540 West Madison Street Chicago, IL 60661

Filed 04/04/05

— Ендекви AM / 94/95 15.13.05 Advi Desc Main

Document in Dat Page / 2920 fs 29

Advice Date:

03/31/2005

Patricia A Fisher 3457 E 106TH ST CHICAGO, IL 60617-6511 Pay End Date:

03/31/2005

099591 Unique Employee ID: 460 3106-Product & Svc Measure Department: \$2,443.53 Semimonthly Pay Rate:

IL State TAX DATA: Federal Single Not applicable Marital Status: Allowances: 0 0

Addl. Pct.:

AA Group BT&A

* Taxable

AA Group Short-Term

AA Group Long-Term

AA Group 401(k) Com

TOTAL DEDUCTIONS

649.28

Addl. Amt.: 20.00 5.00

		HOURS AN	D EARNING	GS			Т	AXES	
**************************************			Current			YTD			
Description		Rate	Hours	Earnings	Hours	Earnings	Description	Current	YTD
US Regular Pay	***************************************			2,443.53		14,422.78	Fed Withholdng	399.80	2,468.97
US Discretionary	Bonus			0.00		500.00	Fed MED/EE	34.30	209.59
							Fed OASDI/EE	146.66	896.19
							IL Withholdng	70.10	429.00
							IL CHICAGO Local	0.00	0.00
n				0.440.50		14,922.78	T.4.I.	650.86	4,003.7
fotal:	NY NOTIO	NIO.	1	2,443.53	DEDILO				
BEFORE-TAX				AFTER-TAX			EMPLOYER		
Description	Current	YTD	Description		Current	YTD	Description	Current	YTD
AA Group Medical	45.50	273.00		Supplement	16.68	100.08	AA Group Medical	98.00	588.00
AA Group Dental	2.50	15.00	US: 401 (K) Loan 1	267.15	1,602.90	AA Group Dental	4.96	29.76
AA Group 401(k) - 0	195.48	1,153.80	US 401 (K) Loan 2	84.47	506.82	AA Group Basic Life	3.45	20.70
AA Group FSA - Heal	37.50	225.00					AA Group Basic Life	7.48	44.88
							AA Group AD&D Insur	0.92	5.52
4-			1				AA Group Worker's C	4.77	28.14
			1				AA Group Company EA	0.63	3.78

368.30

Date:

3,876.60 7,042.40 NET PAY DISTRIBUTION 1,143.39 Advice #434167 Check # 741040 1,143.39 Total:

0.27

1.07

9.54

48.87

1.62

6.42

52.46

288.46

NET PAY

1,143.39

MESSAGE:

Total:

Current:

YTD:



FED TAXABLE GROSS

2,170.03

13,300.86

03/31/2005

2,209.80

650.86

4,003.78

TOTAL TAXES

Advice No. 434167

Account Type Account Number Deposit A						
Checking	5300725263	1,143.39				
Total:		1,143.39				

To The

Account (s) of

Deposit Amount:

11.11...111...111...1111...1...1...1...1...111...111...111...1

280.98 1,666.80 Total:

TOTAL GROSS

2,443.53

14,922.78

PATRICIA A FISHER 3457 E 106TH ST CHICAGO, IL 60617-6511

\$1,143.39

1-014338 1

DEPOSIT ADVICE

NON-NEGOTIABLE

